

An Overview and Introduction of the PM Awaas Yojna (Rural)

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ABSTRACT

The PM awaas yojna is an ambitious plan of central government to provided financial support for below poverty lines group or low income groups. In this scheme the government provided Rs 1 lakhs to 2.5 lakhs.its aims to transform slum area to slum dwellers. its provided credit linked subsidy to LIG and BPL groups. this scheme acts an important role in socio- economic development in India. the PMAY will helpfully incentives India's construct and realty sectors to reduce its traditional obsession with affluent home buyers in the cities. this plan increased demand of goods and annual income of unskilled labour in rural areas.

1. Introduction

The PM awaas yojna is an ambitious plan of Indian government .most of people living in villages in India . Agriculture ,animal husbandry, and daily wages are the main occupation of the people. People live in groups in village areas. It say that there is unity in diversity. The most of houses are made by wood , wastage of agriculture, leafs of trees and some part of clay of earths. People have not enough income to complete a permanent house .most of his income is spent on food and daily necessary goods like food ,clothes etc. the people can not be make a permanent house for them. there are three main necessary part of his life breads, clothes and house. the poor people get him food anyway but he could not made his permanent house. He faced many types of problems in daily life .in rainy season, winter season, and summer season they are in tension. They are wanting that they will have a permanent house for them in his whole life .therefore they are saving a part of his income .but they could not successes .for this Indian government lunched a plan on 25 June 2015 pm awaas yojna to provide a permanent dwelling for poor people in urban areas pm awaas yojna lunched .the government targeted 20 million houses to be made by 31 march 2022. For the rural areas ,pm awaas yojna (rural) launched by Indian government. in this scheme other government plan is also provided likes saubhagya yojna to electricity connection ,sauchalya plan , clean India mission to toilet pm ujjwala yojna to provided LPG gas connection. jan dhan yojna to banking facilities. The poor people who is under poverty line and age is not more than 70 years and annual income is less than 3 lakhs ,for economically weakers section and annual income from 4 lakhs to 6 lakhs rupees for lower income group(LIG) are also eligible to pm awas yojna .this plan is known as Indira Gandhi awaas yojna earlier .the beneficiary should not have any permanent or concrete buildings in his family or individually. In this scheme houses is allotted jointly or individually for women owned. To provide a permanent house in urban areas divided into three parts as follows to completing construction works :-

(1)PMAY phase 1-its covered 100 cities from April 2015 to march 2017.

(2) PMAY phase 2-its covered 200 cities from april2017 to march 2019.

(3)PMAY phase 3-its covered the remaining cities in India from apr 2019 to march 2022.

For rural areas the government also launched PMAY(rural) .in this plan the government provided 2.5 lakhs rupees in instalments to make house for poor people as the government of India identified 2508 cities in 26 states to construct houses for urban poor as 25 April 2016.the government aims that 10 millions houses to be made by march 2022. assumption some terms and condition apply in this plan 60% funds is central government and rest 40% funds is given by related states governments in plain Areas and 90 percent given by central government and 10 percent is given by relative states in mountain hill areas and northern states. State governments releases financial assistant to beneficiaries into 3-4 instalments .its depends on progress of constructing the houses. The last instalments of Rs 30000/- of GOI assistant should be released only after completion of the works. The progress of individual houses is tracked by geo-tagged photograph. So that each house monitoring effectively. In this plan all beneficiaries should have an aadhar card /voter id/or any other identification documents or certificate of house ownership from revenue authority. This plan is monitoring at all three level city level ,state level, and central level. In this plan the beneficiaries is entitled to 90 days of unskilled labour from MGNREGA.

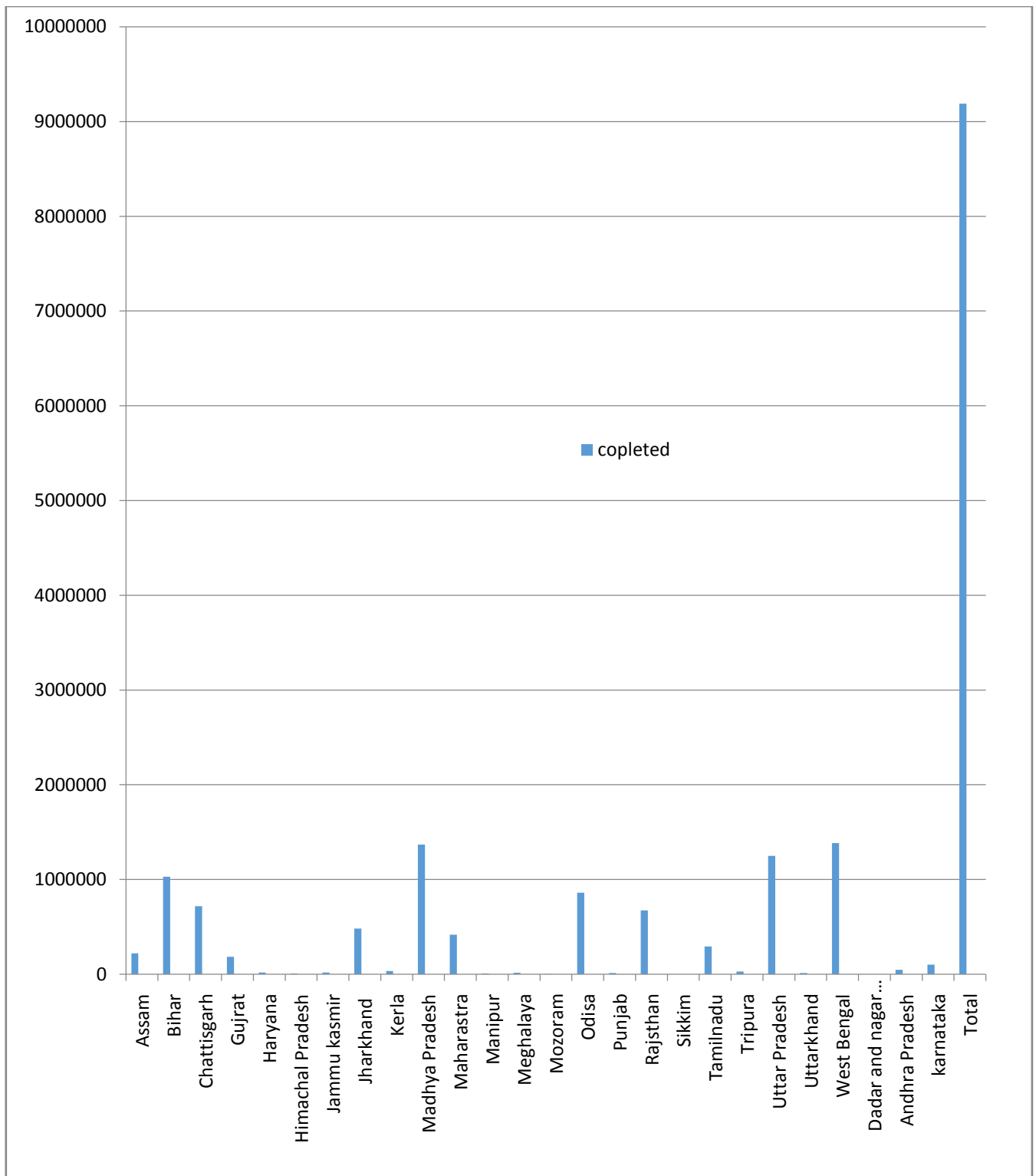
To make a good quality houses ,the government provides them loan on low interest rates. The interest rates is near to 6.5%.this plan is launched by central government on 20 November 2016.this plan is targeted more than one crore houses to be made for poor people in rural areas in three years. The benefits of this plan is to paid in banks or post office to make a house is 25 square fit is necessary. Amount of this plan is more in mountain area than rural areas. In this plan RS 12000 is also provided to make a toilet in this plan. women, minorities, SC, ST, differently abled given preference in this plan. Daily wages people is also eligible in this plan he will get priority. The fund will be transferred directly to the account to beneficiaries. Identification of beneficiaries eligible for assistant to done using socio economic and cast census ensuring total transparency and objective .the list will be presented to gram sabha to identified beneficiaries who have become eligible .

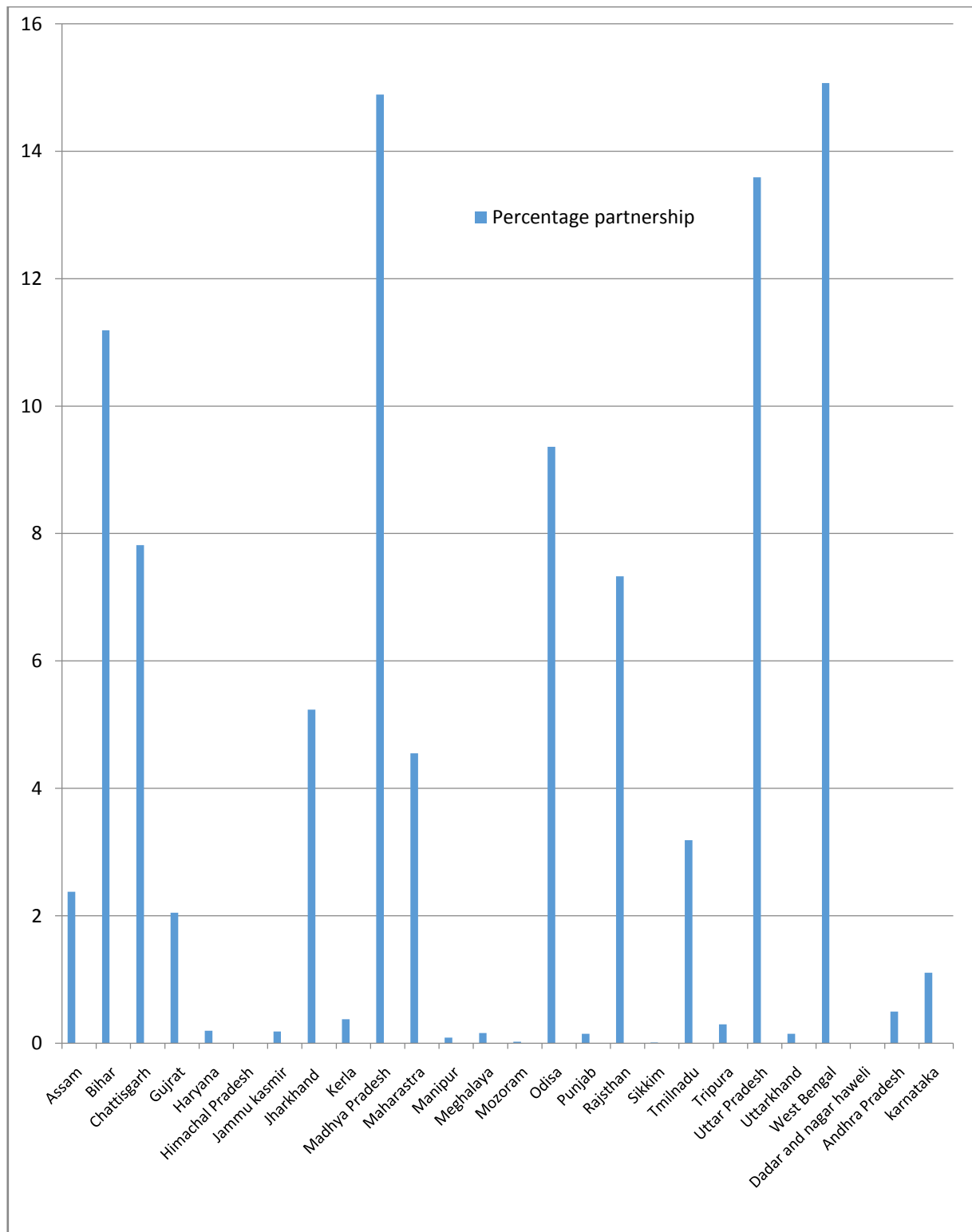
2. Progress of this plan(till now)-

we are given a table and bar diagram below in which it is clear that the progress report comprises statewise completed

houses by the people in financial year 2018-19. for differentiate table as below:-

S.N	States	Completed	Percentage partnership
1.	Assam	219322	2.38
2.	Bihar	1028411	11.19
3.	Chattisgarh	718471	7.819
4.	Gujrat	184278	2.05
5.	Haryana	18111	0.197
6.	Himachal Pradesh	7061	.0076
7.	Jammu kasmir	17141	0.186
8.	Jharkhand	481468	5.239
9.	Kerla	34806	0.38
10.	Madhya Pradesh	1368653	14.89
11.	Maharastra	418135	4.55
12.	Manipur	8595	0.09
13.	Meghalaya	14891	0.162
14.	Mozoram	2556	0.0278
15.	Odisha	860228	9.36
16.	Punjab	14101	0.15
17.	Rajsthan	673450	7.3294
18.	Sikkim	1426	0.0155
19.	Tamilnadu	293166	3.19
20.	Tripura	27748	0.30
21.	Uttar Pradesh	1248659	13.589
22.	Uttarkhand	13637	0.149
23.	West Bengal	1385163	15.07
24.	Dadar and nagar haweli	198	0.002
25.	Andhra Pradesh	46086	0.50
26.	karnataka	102447	1.11
	Total	9188322	





From above diagram it is clear that most of houses are completed in west Bengal, Madhya Pradesh, Uttar Pradesh, Bihar, Chattisgarh, Orissa, Rajasthan, and Jharkhand. In these states approx 85% of houses are completed with respect to total houses completed in India. In BIMARU states has distributed more houses in this plan. In these states poverty rate is also high with respect to national level of poverty ratio. 12 agricultural states, poverty ratio is high than non agricultural states. So government focuses specially on these states in this plan although there are more difficulties of migration, poverty, illiteracy, and unemployment..

3. Demerits of this plan

This plan is based on socio-economic data 2011. Now in 2019, there are more families missed in this plan in rural areas. There is a lack of banking system. The amount of this plan is very less because in inflation time, to make houses is very costly. In present time price of every goods are increasing day to day. Wages rate is also increasing day to day. So to make permanent house is very costly. If poor people get loan then how can they pay the loan amount because their annual income is very less and most of their income is spent on daily expenditure. They can not save money. Then it is a big issue so

it is a big chance to loan amount will not be paid pay the people. On the other hand there are demanding a fixed ratio of total amount by block officers or panchyat representative. If they will not pay bargaining then they can not get benefit from this plan because this plan beneficiaries is forwarded by these panchyat representative. there are many families in which more than one awaas is allotted by the competent authorities.

4. Idea for reforms

For this plan government should use current data .for this the government should collect new socio- economic data .for this the government should reforms the socio-economic data .this plan should be investigated randomly by competent authority or researcher or independent authority. The data of

this plan should be quick upload on the website with video recording the government should be monitoring this plan. If the wrong person have got benefits then relative officers and panchyat representative should punished.

5. Conclusion

PMAY is an ambitious plan of Indian government for the poor people who is under poverty line providing permanent houses. this plan is also effect on the aggregate demand of goods .so, our economy has got more benefits from this plan. Our economy has got more benefits because employment in unskilled area is increasing. .this plan is very beneficial to reduce poverty ratio in our country specially in BIMARU state.

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